

FIG. 1

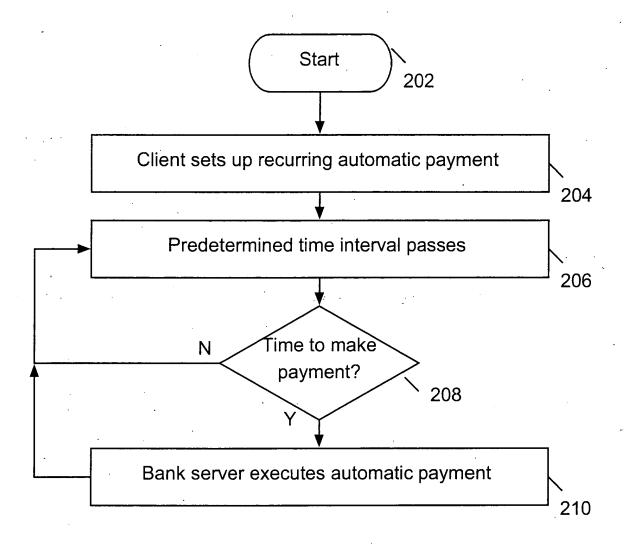


FIG. 2

PRIOR ART

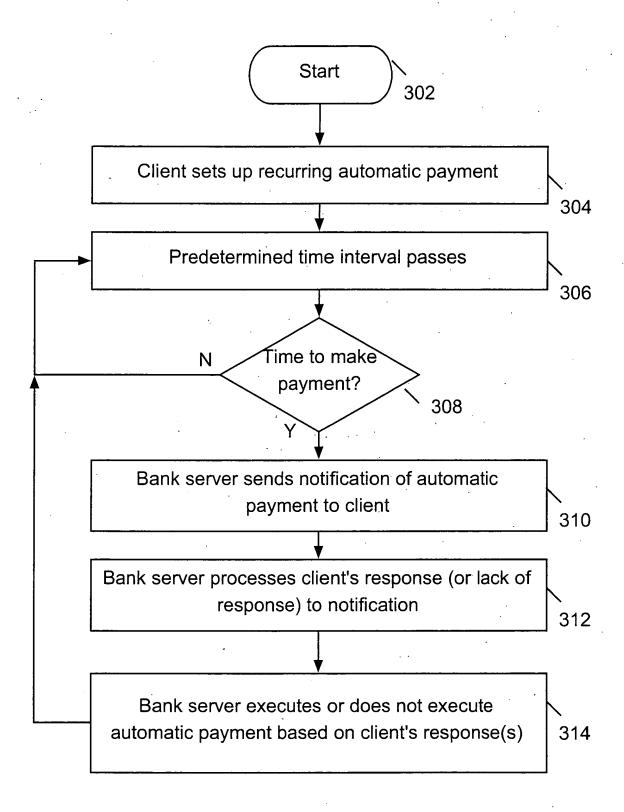
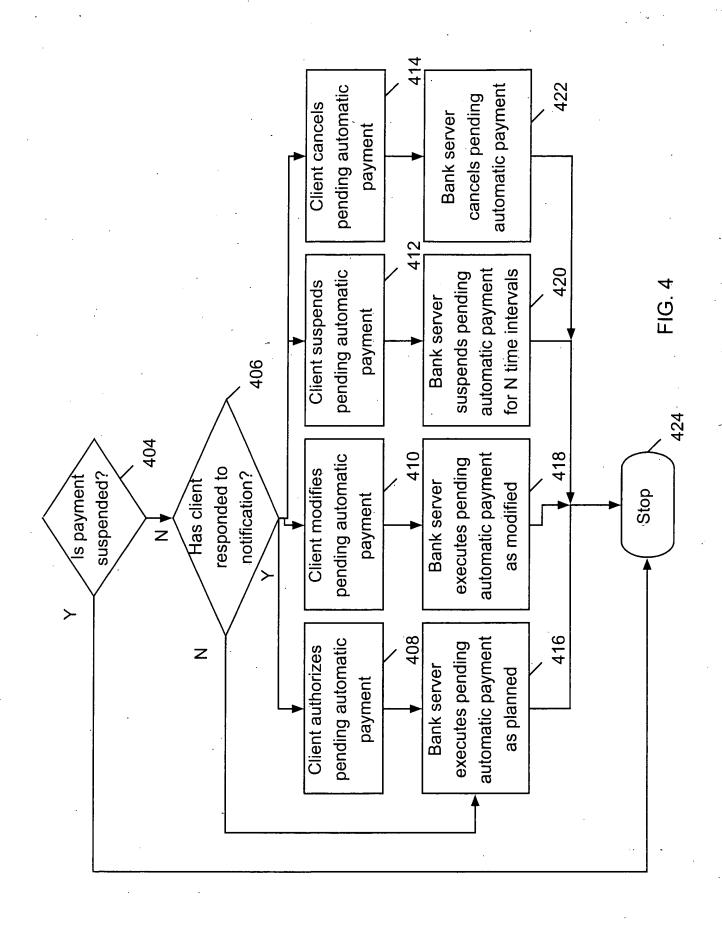


FIG. 3



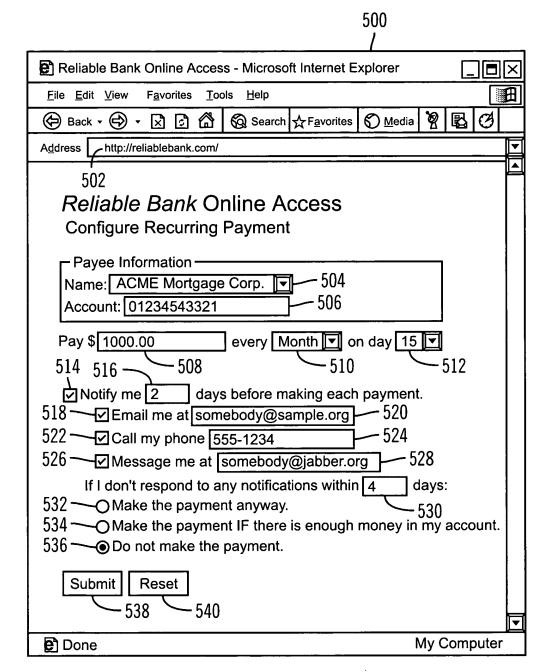


FIG. 5

△ An Automatic Payment to ACME Mortgage is Imminent									
<u>File Edit View Tools Message Help</u>									
Q Reply	Reply All Fo	& orward	a Print	X Delete	① Previous	(I) Next	Addresses		
Date: Thursday, July 12, 2003 1:54 AM Subject: An Automatic Payment to ACME Mortgage is Imminent									
Dear valued customer: 602									1
A automatic recurring payment you have previously configured is about to be sent. Please go to http://reliablebank.com/PendingPayments/lada3239334akjdhf8 to direct us to proceed with the payment or modify the payment. 604									
If you do not reply to this note within 4 days, the payment for this month will be cancelled.									
Payee: ACME Mortgage Corp. — 608 Current Account Balance: \$200.00 — 610 Pending Payment Amount: \$1000.00 — 612 **Warning there are insufficient funds to proceed with this payment** 614									
Sincerely, ReliableBank Automated System									▼

FIG. 6

